



July 07, 2014

Ryan J Nadbrzuch
113 Bidwell Pkwy
Buffalo, NY 14222

Re: Mortgage No. 0013417092

Dear Mortgagor(s):

Enclosed please find an M&T Bank check in the amount of \$640.00. The check represents the unused portion we received from you. We applied all funds to your past due payments and any fees or costs associated with the default. Your loan is now due for 05-01-14.

If you should have any questions regarding the application of the payments, fees or costs, please call our office at the numbers listed below.

Sincerely,

Homeowner Assistance Center
1-800-724-1633

M&T Bank is attempting to collect a debt and any information obtained will be used for that purpose. If you are in bankruptcy or received a bankruptcy discharge of this debt, this communication is not an attempt to collect the debt against you personally, but is notice of a possible enforcement of the lien against the collateral property.

enclosure

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